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PATENT APPLICATION ATTORNEY DOCKET NO. DYOUP0185US

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IN THE UNITED STATES PATENT & TRADEMARK OFFICE

Applicant: BILLINGSLEY, RICHARD

Application No. 09/269,618

,

Filed: 07/21/1999

Title: IMPROVEMENTS RELATING TO

ELECTRONIC TRANSACTIONS

Examiner: James A. Reagan

Group No. 3621

Confirmation No. 1326

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on February 10, 2006.

Signed:

/Damon K. I. Kali/ 50,541

Damon K. I. Kali

AMENDMENT E

Mail Stop Non-Fee Amendment Commissioner for Patents P. O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

This Amendment is in response to the Office Action dated October 24, 2005, for which a response is due on February 24, 2006, and for which a one-month extension is requested.

The amendments set forth herein are provided solely to clarify the invention as filed and set forth in the pending claims in order to comply with applicable statutes and regulations. The amendments are not intended to limit the invention or preclude the application of equivalents which Applicant may be entitled to under law.

Please amend the above-identified patent application as follows:

Remarks/Arguments begin on page 2 of this paper.

An **Appendix** including a substitute Specification and a marked up Specification is attached following page 3 of this paper.

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